

## STATE OF WEST VIRGINIA OFFICE OF THE ATTORNEY GENERAL DARRELL V. MCGRAW, JR. CONSUMER PROTECTION DIVISION 1-800-368-8808 or 304-558-8986

## Press Release

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## FOR IMMEDIATE RELEASE

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## ATTORNEY GENERAL DARRELL McGRAW WARNS CONSUMERS ABOUT TELEMARKETERS PROMISING COUPONS, PRIZES, AND HEFTY DISCOUNTS FOR A SMALL FEE. THE CALLER'S REAL INTENT IS TO STEAL THE CONSUMER'S MONEY AND IDENTITY

Attorney General Darrell McGraw today issued a warning to the citizens of West Virginia to be wary of callers who offer hefty discounts, coupons or who claim you have won a gift certificate from a local business, and then ask for your personal bank account information.

Many consumers across West Virginia have reported receiving calls from telemarketers who ask them to provide their bank account number and other personal information. Most of the targeted consumers are either college-aged students or elderly senior citizens. The calls appear to originate from a California company that uses the names Star Communications, Spark Communications, Consumer Rewards Network, Half Price TV, Family Fun Pass, Mega Movie Club, and Dream Vacations.

"Consumers should never disclose personal or financial information to an unknown caller," Attorney General McGraw said. "Legitimate businesses will not call you and ask for your bank account information over the telephone. These callers want your personal information and your bank account information because they want to drain your bank account and steal your identity."

The scam works like this: Consumers contacted by Star Communications or one of its affiliate companies are given a sales pitch for a product or service. The fast-talking salesman tells consumers that if they sign up for this membership on a trial basis they will receive \$500 worth of coupons for gasoline, restaurants, automotive services, movie passes or long-distance services. To "claim" their coupons or discount certificates, callers are told they need to give the telemarketer their bank account number so he can withdraw a small \$4.95 processing fee.

Consumers who accepted the offer report that the caller took unauthorized charges from their bank account, stole hundreds of dollars, and never sent the promised coupons. Some consumers have been ripped off for nearly \$2,000.00. Most victims lost between \$14.85 and \$698.00.

Here are some "red flags" to help identify telemarketing fraud:

Does the caller fail to identify himself or the company he/she works for?

Does the caller refuse to give you time to make up your mind about the offer?

At any time in the call does the caller become a "fast talker"?

Does the caller refuse to mail you information?

Does the caller pressure you for your bank account number?

Does the caller pressure you to give them your personal information?

Do you have to pay to win a "free prize," enter a "contest," or to "claim your reward"?

Does the offer sound too good to be true?

Have you ever heard of this company? If not, they may be shady.

"Never be afraid to interrupt the caller and let them know you are not interested. Tell them sternly you do not want their product or service and demand that they remove your name from their calling list. Don't be afraid to hang up," explained McGraw.

Consumers who receive calls that could be associated with Star Communications or their affiliate companies should file a complaint with the Attorney General's Office by downloading a complaint form or by calling our toll-free Consumer Hotline at 1-800-368-8808.

To download and print a complaint form, please click on the General Complaint Form link at the top of this page.

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